

**Wilshire**SM**Wilshire Credit Corporation**

May 14, 2007

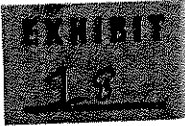
Payments
P.O. Box 105344; Atlanta, GA 30348-5344
or P.O. Box 7195; Pasadena, CA 91109-7195

Correspondence
P.O. Box 8517; Portland, OR 97207-8517

Phone
(888) 502-0100

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(503) 952-7476

Web Site
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Thompson and DeVeney Co., LPA
Attorneys at Law
1340 Woodman Dr
Dayton, OH 45432
Attn: Charles J Roedersheimer

RE: Loan No. 966259
Christopher and Lisa Mullins

Dear Mr. Roedersheimer:

Your correspondence concerning the above referenced loan has been referred to my attention for response. Your client does not appear to have a right under TILA to rescind his loan based on the general information provided in your letter and our review of the loan file. However, please feel free to submit any additional information for our review that you believe may change our position.

Wilshire is the servicer of your client's loan. The current owner/beneficiary of you client's loan is The Bank of New York Trust Company, N.A. as successor to JP Morgan Chase Bank as Trustee. The beneficiary has contracted with Wilshire to service your client's loan and specifically requires Wilshire to respond in their stead to inquiries from borrowers.

As you have requested, a List Master File is enclosed for the principal and interest as well as the escrow account. This printout contains the details about the payment history that you have requested.

If you have other questions about this matter, you may contact our in-house legal counsel, John Thomas, at 503.223.5600 Ext. 7963.

Sincerely,

Mrs. P. White
Correspondence Response Team

Enclosures

YOU SHOULD CONSIDER THIS LETTER AS COMING FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. ANY INFORMATION PROVIDED BY YOU WILL BE USED TO COLLECT THIS DEBT. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT, BUT NOTICE OF POSSIBLE ENFORCEMENT OF OUR LIEN AGAINST THE COLLATERAL PROPERTY. COLORADO: FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE <http://www.ago.state.co.us/cadc/cadomain.cfm>. NEW YORK CITY: License 1032551. NORTH CAROLINA: Permit 3840. TENNESSEE: This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Wilshire Credit Corporation is licensed to do business at 14523 S.W. Millikan Way, Beaverton, OR. Wilshire's office hours are Monday – Friday 6:00 am to 5:00 pm Pacific time, holidays excluded.